

**Penalties Paid by Mortgage Licensees****(since 1/1/95)****Report Date: February 15, 2008**

<b><u>Company Name</u></b>	<b><u>License #</u></b>	<b><u>Date</u></b>	<b><u>Amount</u></b>
1st 2nd Mortgage Company of NJ	ML - 137	6/19/1995	\$500
1st American Banc Corporation	MLB - 989	1/10/2005	\$800
1st Choice Mortgage Corp.	MB - 1171	11/10/2004	\$500
1st City Lending Inc d/b/a First City Mortg	MB - 2891	11/14/2006	\$500
1st Continental Mortgage, Inc.	MB - 1281	5/12/2000	\$250
1st Preference Mortgage Corp.	MLB - 351	5/8/1996	\$300
1st Principle Mortgage, LLC	MLB - 1156	10/17/2007	\$600
1st Professional Mortgage, Inc.	MLB - 382	10/22/1998	\$750
1st United Mortgage, Inc.	MB - 3196	12/28/2007	\$800
123LOAN, LLC	MLB - 951	4/27/2006	\$5,000
12th Street Mortgage, Inc.	MB - 3391	10/17/2007	\$600
360 Enterprises, Inc.	MB - 2188	1/10/2005	\$800
A. Anderson Scott Mortgage Group, Incorporated	MLB - 905	10/17/2007	\$600
Aarow Mortgage Services, Inc.	MB - 3484	10/17/2007	\$800
Abba Mortgage Company, LLC	MB - 3683	9/27/2007	\$2,500
Abbot Mortgage Service, Inc.	MLB - 107	3/6/1996	\$500
Accent Mortgage Services, Inc.	MB - 841	7/29/2002	\$500
AccessAmerica Mortgage, LLC	MB - 2593	10/17/2007	\$800
Acclaimed Financial Group, Inc.	MB - 2506	10/17/2007	\$600
Accredited Home Lenders, Inc.	ML - 306	12/8/2006	\$500
Aegis Wholesale Corporation	ML - 532	4/18/2007	\$500
ALDA Financial Services, Inc. d/b/a ALDA Home Mortgage	MB - 1848	10/17/2007	\$1,000
Allied Mortgage Group, Inc. d/b/a Advantage One Financial	ML - 530	11/10/2004	\$500

Allstate Mortgage, Inc.	MLB - 1072	1/20/2008	\$20,000
American Fidelity Inc.	ML - 551	11/10/2004	\$500
American Heritage Home Loans, LLC	MB - 2664	11/27/2007	\$1,000
American Home Finance	MLB - 311	8/5/1996	\$300
American Home Finance, Inc.	MLB - 311	10/8/2003	\$15,000
American International Mortgage Bankers, Inc.	ML - 276	10/30/2001	\$500
American Mortgage, Inc. d/b/a America's Mortgage Lender, Inc.	MLB - 1235	11/27/2007	\$600
American Mortgage and Investment Corp	MB - 1403	6/4/2002	\$2,500
American Mortgage Exchange, Inc. d/b/a American Mortgage Exchange	MLB - 483	6/13/2001	\$300
American Mortgage Group Inc., A Corporation of North Carolina (Used in VA by: American Mortgage Group, Inc.)	MB - 3015	11/14/2006	\$800
American Mortgage Group Inc., A Corporation of North Carolina (Used in VA by: American Mortgage Group, Inc.)	MB - 3015	8/13/2007	\$2,500
American Residential Funding, Inc.	MLB - 691	1/8/2004	\$1,000
American Residential Funding, Inc.	MLB - 691	8/5/2005	\$2,000
Americorp Credit Corporation	MLB - 678	11/20/2003	\$500
AmeriFirst Home Improvement Finance Co. (formerly Kenwood Associates, Inc.)	MLB - 243	11/10/2004	\$800
Ameritrust Mortgage Company, LLC	ML - 541	2/10/2003	\$1,000
Amstar Mortgage Corporation	MB - 2307	3/2/2006	\$10,000
Andy May Group, LLC	MB - 3072	10/17/2007	\$600
Apex Financial Group, Inc. d/b/a Aalpex Mortgage	MLB - 928	10/25/2005	\$500
Apollo Mortgage Group LLC	MB - 3313	11/27/2007	\$600
Approved Mortgage Capital, LLC	MB - 1539	11/10/04	\$800
A.T. Mortgage, Inc.	MB - 2780	10/17/2007	\$600

Atlantic Bay Mortgage Group, LLC	MLB - 662	6/15/2006	\$20,000
Atlantic Coast Capital, Inc.	MB - 820	10/22/1998	\$500
Atlantic Coast Mortgage Group, Inc.	MB - 1543	11/10/2004	\$500
Atlas Mortgage, LLC d/b/a Atlas Mortgage	MB - 3268	11/27/2007	\$800
Avco Mortgage and Acceptance	ML - 7	6/26/1996	\$50,000
BancFinancial Mortgage, Inc.	MB - 2156	1/10/2005	\$500
Barksdale Business Group, Inc. d/b/a Barksdale Loan Consultants	MB - 1262	11/10/2004	\$500
B.D. Nationwide Mortgage Company	MB - 2456	11/27/2007	\$800
Beacon Home Mortgage, LLC	MB - 1407	10/20/2003	\$2,500
Beacon Home Mortgage, LLC	MB - 1407	11/20/2003	\$500
Berwyn Mortgage, Inc.	MB - 3340	11/14/2006	\$800
Blessed Mortgage & Financials, Inc.	MB - 3750	9/27/2007	\$2,500
Block Mortgage Company, LLC	ML - 209	11/22/1996	\$300
Bridge Capital Corporation	MLB - 754	3/1/2006	\$10,000
Brooks Financial Group, LLC	MB - 2512	11/14/2006	\$800
Brookshire Financial Group, Inc.	MB - 3224	1/10/2008	\$2,500
California Loan Servicing, LLC	MB - 3384	10/17/2007	\$600
Calvert Mortgage Company, LLC	MB - 1369	10/30/2001	\$500
Capital Financial Associates, Inc.	MB - 1698	11/14/2006	\$800
Capital Financial Mortgage Corp.	MB - 3257	10/17/2007	\$600
Carteret Mortgage Corporation	MLB - 791	6/24/2004	\$50,000
CBSK Financial Group, Inc. d/b/a American Home Loans	MLB - 453	5/14/2001	\$5,000
CBSK Financial Group, Inc. d/b/a American Home Loans	MLB - 453	12/19/2002	\$20,000
C H Mortgage Services, LLC	MLB - 950	7/29/2005	\$1,500
Challenge Financial Investors Corp.	MB - 1706	3/3/2003	\$10,000
Challenge Financial Investors Corp. d/b/a Challenge Mortgage	MLB - 822	4/13/2004	\$25,000
Choice Financing Services, Inc.	MB - 2566	11/22/2005	\$800
Choice Mortgage Corporation	MB -1065	8/16/2000	\$15,000

City Federal Funding and Mortgage Corp.	MLB - 277	1/23/1998	\$2,500
Classic Home Lending, Inc.	ML - 682	11/14/2006	\$500
Coastal Mortgage Corporation of Maryland	MB - 493	6/11/1996	\$400
Colonial Atlantic Mortgage, Inc.	MB - 1230	11/10/2004	\$800
Colonial Mortgage Corporation	MB - 522	6/10/1996	\$300
Comfort Mortgage, Incorporated	MB - 620	6/11/1996	\$200
Comfort Mortgage, Incorporated	MB - 620	1/10/2005	\$500
Commonwealth Funding, LLC d/b/a Agents Mortgage Company	MB - 2723	11/27/2007	\$1,000
Commonwealth Home Loans, LLC	MLB - 901	11/14/2006	\$800
Condor Financial Group Incorporated	MB - 1389	11/10/2004	\$500
Conseco Finance Servicing, Corp.	ML - 205	7/6/2000	\$500
Consumer First Mortgage, Inc.	MLB - 250	3/6/1995	\$1,000
Continental Mortgage & Investment Corporation	MLB - 49	9/14/2000	\$300
Cornerstone Mortgage, Inc.	MB - 582	6/1/1996	\$300
Cornerstone Mortgage, Inc.	MB - 582	3/6/2006	\$5,000
Countryside Mortgage Services, Inc.	MB - 670	10/30/2001	\$300
Crosscountry Mortgage, Inc.	MLB - 1369	10/17/2007	\$600
Cyber Mortgage, Inc. d/b/a Global Mortgage	MB - 1954	11/10/2004	\$500
D&S United Corporation d/b/a USA First Mortgage	MB - 1612	11/27/2007	\$800
DBSA Holdings, Inc. d/b/a Foundation Capital Group, Inc.	MB - 2739	5/25/2007	\$2,000
Dana Capital Group, Inc.	MLB - 660	10/7/2004	\$25,000
Dana Capital Group, Inc.	MLB - 660	8/5/2005	\$1,000
Ditech Funding Corporation	ML - 223	3/30/1999	\$500
Diversified Mortgage, Inc.	ML - 638	10/17/2007	\$600
Dominion First, Inc.	MB - 1137	9/14/2000	\$300
Dream House Mortgage Corporation	MLB - 372	11/10/2004	\$500
E.M. Willis Mortgage Corp.	MB - 960	10/22/1998	\$750
E-Star Lending, Inc.	MB - 2718	11/14/2006	\$800

EHomeCreditCorp. d/b/a FHB Funding	ML - 237	3/12/2007	\$2,000
Embassy Mortgage, Inc.	MLB - 1142	11/22/2005	\$500
Equitable Mortgage Group, Inc.	MB - 954	9/14/2000	\$300
Equitable Mortgage Group, Inc.	MB - 954	10/30/2001	\$500
Equity Mortgage of Maryland, Inc.	MLB - 160	10/22/1998	\$750
Equity One of Virginia, Inc.	MLB - 317	1/11/1996	\$15,000
Evergreen Financial Services, Inc. d/b/a Evergreen Mortgage Company	MB - 2296	1/8/2004	\$2,000
Executive Financial Services Company	MLB - 1454	10/17/2007	\$800
Executive Mortgage Services, Inc.	MB - 716	6/1/1996	\$300
F & M Mortgage Corporation	MB - 1077	10/30/2001	\$500
Fairfax Mortgage Inc. d/b/a Mortgage Design	MB - 1315	10/30/2001	\$300
Fairfax Mortgage Investments, Inc.	MLB - 290	2/23/1998	\$10,000
Family Mortgage Corp.	MB - 1911	10/17/2007	\$600
Fed Funding Mortgage Corporation	MLB - 387	11/22/2005	\$500
Fidelity First Mortgage, Inc.	MLB - 923	11/22/2005	\$500
Fidelity First Mortgage, LLC	MLB - 412	11/13/1998	\$300
Financial Advantage Funding Corporation	MB - 1900	11/10/2004	\$800
Financial Resources & Assistance of The Lakes Region, Inc.	MB - 2134	11/22/2005	\$500
First Advantage Mortgage Company	MB - 1423	11/27/2007	\$800
First American Mortgage Services, Inc.	MB - 882	11/10/2004	\$500
First American Mortgage Services, Inc.	MB - 882	11/20/2003	\$500
First Capital Mortgage Corporation	MB - 1744	3/12/2007	\$500
First Chesapeake Mortgage Corporation, formerly known as The Fountainhead Mortgage Corporation	MB - 579	7/10/1996	\$200
First Dominion Mortgage Corporation	MLB - 40	6/10/1996	\$400
First Guaranty Mortgage Corporation	MLB - 258	2/12/2001	\$300
First Mid Atlantic Mortgage Corporation, Incorporated	MB - 754	9/14/2000	\$300

First Mid Atlantic Mortgage Corporation, Incorporated	MB - 754	10/30/2001	\$500
First Virginia Carolina Mortgage, Inc.	MB - 1602	11/20/2003	\$500
FirstBank Mortgage, Inc.	ML - 116	5/1/1995	\$400
FirstMac Corporation	MLB - 1276	10/17/2007	\$800
FirstPlus Financial, Inc.	MLB - 532	5/19/1999	\$500
Flick Mortgage Investors, Inc.	ML - 523	8/9/2004	\$1,000
Flick Mortgage Investors, Inc.	ML - 523	6/9/2006	\$2,500
Flick Mortgage Investors, Inc.	ML - 523	11/14/2006	\$500
Freedom Banc Mortgage Services, Inc.	MB - 3451	10/16/2007	\$600
Genisys Financial Corp.	MLB - 694	11/10/2004	\$500
Global Funding Group, LC	MB - 711	9/14/2000	\$300
Global Mortgage, Inc.	MB - 2030	1/10/2005	\$500
Global Mortgage, Inc.	MB - 2030	11/3/2006	\$2,500
GPT Corporation t/a GPT Mortgage Corporation	MLB - 342	6/13/1996	\$400
Gordon Lending Corporation	MLB - 1256	10/17/2007	\$1,000
Granger Mortgage Corporation	MLB - 1141	11/14/2006	\$500
Greater Acceptance Mortgage Corp	MLB - 573	3/12/2007	\$800
Green Tree Financial Servicing Corporation	ML - 205	10/1/1997	\$300
Green Leaf Mortgage Corp.	MB - 2508	10/17/2007	\$600
Guaranteed Rate, Inc.	MLB - 1219	11/14/2006	\$800
H & R Block Mortgage Company, LLC	MLB - 507	11/13/1998	\$500
Hamilton Financial Corporation	MLB - 326	6/13/1996	\$400
Harbor Financial Mortgage Corp.	MLB - 285	2/11/1999	\$27,000
HFS Associates, Inc.	MB - 948	5/8/1996	\$1,000
Home Advantage Funding Group, Inc.	MLB - 1203	11/27/2007	\$800
Home Improvement Financial Services, Inc.	MB - 3294	10/17/2007	\$1,000
Home Loan Corporation	MLB - 349	4/7/1995	\$500
Home Loan Corporation	MLB - 349	3/10/1998	\$300

Home Loan Corporation	MLB - 349	8/2/2002	\$1,000
Home Mortgagee Corporation	ML - 167	6/3/1996	\$300
HomeSouth Mortgage Services, Inc.	MB - 2913	11/14/2006	\$500
Homestar Mortgage, Inc.	MB - 164	8/12/1996	\$400
Imperial Credit Industries, Inc.	ML - 146	6/21/1996	\$400
Imperial Home Loan, Inc.	MLB - 413	5/27/1998	\$300
Integrity Financial, Inc. d/b/a Integrity Financial of Virginia, Inc.	MB - 3587	11/27/2007	\$800
Integrity Mortgage and Finance, Inc.	MB - 842	10/22/1998	\$500
Integrity Mortgage and Finance, Inc.	MB - 842	9/14/2000	\$300
International Mortgage Association, Inc.	MB - 627	2/21/1996	\$250
Investors Capital LLC of Virginia (Used in VA by: Investors Capital LLC)	MB - 3059	11/14/2006	\$800
JT Mortgage, Inc.	MB - 2385	11/22/2005	\$800
Jer-Tag Enterprises, Inc. t/a Jer-Tag Mortgage	MB - 655	10/22/1998	\$300
Jin K. Chang d/b/a T & B Mortgage Enterprises	MB - 1415	2/1/2005	\$500
John H. Yates	MB - 1021	12/23/1996	\$500
Jon Julian t/a Mortgage Funding of Virginia	MB - 479	10/22/1998	\$300
K. Hovnanian Mortgage, Inc.	MLB - 300	9/18/1996	\$250
Leland Financial Services, Inc.	MB - 628	10/22/1998	\$300
Liberty Financial Mortgage Group, Inc.	MB - 2967	11/27/2007	\$600
Libra Investments	MB - 446	6/28/1995	\$300
Lifetime Mortgage, Inc.	MB - 1542	10/16/2007	\$5,000
Loan Consolidation and Refinancing Company, LLC	MB - 1284	10/30/2001	\$300
Loans and Mortgages, LLC	MB - 1563	9/2/2005	\$7,500
Loans and Mortgages, LLC	MB - 1563	11/14/2006	\$500
Loans and Mortgages, LLC	MB - 1563	4/25/2007	\$30,000
Loren W. Robinson d/b/a Nationwide Mortgage Group	MLB - 872	11/10/2004	\$800

Mandarin Mortgage Corp.	MB - 1169	10/30/2001	\$500
Marathon Mortgage Solutions Inc.	MB - 3226	10/17/2007	\$600
Masari, Inc. USA	MB - 2895	12/28/2007	\$1,000
Master Financial Inc.	ML - 397	11/10/2004	\$800
McLean Funding Group, Inc.	MB - 560	9/14/2000	\$300
Mego Mortgage Corporation	ML - 183	11/22/1996	\$250
Metfund Mortgage Corporation	MB - 548	8/12/2003	\$500
Metrocities Mortgage, LLC	MLB - 786	12/12/2007	\$500
Millennium Mortgage Corporation d/b/a A American Dream Mortgage Corporation	MB - 856	11/22/2005	\$500
Mobility Financial LLC d/b/a Partnersfirst Mortgage	MB - 1836	11/10/2004	\$500
Money Organziation of Mid-Atlantic, Inc.	MB - 708	11/10/2004	\$800
Montgomery Capital Mortgage Corporation (Used in VA by Montgomery Capital Corporation)	MB - 2094	1/10/2005	\$800
Montgomery Capital Mortgage Corporation (Used in VA by Montgomery Capital Corporation)	MB - 2094	11/14/2006	\$500
Monument Mortgage Coporation	MB - 642	5/26/1995	\$250
Monument Mortgage Coporation	MLB - 390	9/14/2000	\$300
Morgan Home Funding Corporation	MB - 577	7/23/1997	\$2,500
Morgan Home Funding Corporation	MB - 577	7/29/1999	\$1,000
Mortgage Acceptance Corporation	MB - 488	6/13/1996	\$300
Mortgage Access Corp	ML - 105	11/13/1998	\$500
Mortgage Access Corp.	ML - 105	5/4/1999	\$500
Mortgage Access Corporation	ML - 105	10/25/1996	\$500
Mortgage Alternatives Corp. d/b/a Mortgage Advocates	MB - 1861	10/17/2007	\$600
Mortgage America Bankers, LLC	MLB - 1437	10/17/2007	\$600
Mortgage Banc, Inc.	MB - 2656	11/22/2005	\$800
Mortgage Concepts, Inc.	MB - 634	9/14/2000	\$300
Mortgage Credit Corporation	MLB - 100	1/10/2005	\$500



Mortgage Edge Corporation	MLB - 318	10/12/2000	\$12,000
Mortgage Lenders Association, Inc.	ML - 199	12/29/1997	\$300
Mortgage Lenders Association, Inc.	ML - 199	10/22/1998	\$300
Mortgage Lenders Network USA, Inc.	ML - 278	12/8/2006	\$25,000
Mortgage Lending Associates, Inc.	MB - 2377	11/22/2005	\$500
Mortgage Network, Inc.	MB - 780	6/10/1996	\$300
Mortgage Network, USA, Inc.	ML - 323	9/14/2000	\$300
Mortgage Service America, Co.	MLB - 262	1/18/1995	\$600
Mortgage Service Center, Inc.	MLB - 197	9/14/2000	\$300
Mortgage.close.com	MB - 1838	11/10/2004	\$500
Mortgagelt, Inc. d/b/a MIT Lending	MLB - 653	5/24/2004	\$1,000
Mutual Funding MY, Inc. (Used in VA by:	MB - 2824	11/14/2006	\$800
NMC Mortgage Corporation	MLB - 386	11/13/1998	\$300
Nations Home Corporation d/b/a First American Lending Corp.	MLB - 1077	11/22/2005	\$800
Nations Lending Corporation d/b/a Nations Lending Corporation of Ohio	MLB - 1549	12/17/2007	\$2,000
Nations Lending Corporation of Ohio (Used in VA by: Nations Lending Corporation)	MB - 2792	11/14/2006	\$500
Network Funding, L.P.	MLB - 1063	11/14/2006	\$500
New Life Mortgage, Inc.	MB - 1970	10/17/2007	\$800
North Atlantic Mortgage Corporation	MB - 979	9/14/2000	\$300
North Atlantic Mortgage Corporation	MLB - 1098	11/14/2006	\$500
Northside Mortgage Group LLC	MB - 2557	11/22/2005	\$500
Northstar Mortgage Corp.	MB - 1466	1/8/2004	\$500
Northstar Mortgage Corp.	MB - 1466	11/22/2005	\$500
Northstar Mortgage Corp.	MB - 1466	6/15/2007	\$1,000
Norwestern Mortgage Group, LLC	MB - 2300	4/18/2007	\$500
Novastar Home Mortgage, Inc.	MLB - 750	11/2/2005	\$30,000
Oakwood Acceptance Corporation d/b/a Nationwide Mortgage Company	MLB - 237	10/24/1996	\$250

Olympia Mortgage Corp.	ML - 158	10/22/1998	\$300
Olympic Mortgage Group, Inc.	MB - 1321	10/30/2001	\$500
OneStop Shopping Financial, Inc.	MB - 2444	11/14/2006	\$500
Optimal Funding, Inc.	MB - 2106	11/22/2005	\$800
Pacific Wholesale Mortgage, Inc.	MB - 3616	10/17/2007	\$600
Preferred Home Mortgage Company	MLB - 549	8/30/2007	\$500
Preferred Mortgage Consultants, Inc. d/b/a Alero Home Loans	MB - 3162	11/30/2007	\$5,000
Premier Mortgage Funding, Inc.	MB - 2242	8/5/2005	\$25,000
Premier Mortgage Services LLC	MB - 3582	10/17/2007	\$600
Premier 1 Mortgage L.L.C.	MB - 2686	10/17/2007	\$600
Premiere Mortgage Corporation	MB - 408	11/19/1998	\$300
Premiere Mortgage Corporation	MB - 408	9/14/2000	\$500
Preston Funding, LLC	MB - 2920	10/17/2007	\$1,000
Primary Residential Mortgage, Inc.	MLB - 794	12/26/2007	\$1,000
Primerica Financial Services	MLB - 202	6/14/1995	\$500
Progressive Funding LLC	MB - 3117	12/28/2007	\$600
Prosperity Mortgage Company	MLB - 841	1/8/2004	\$1,000
Prosperity Mortgage Company	MLB - 841	2/27/2003	\$500
Prosperity Mortgage Corporation	MLB - 26	11/10/2004	\$500
Pulte Mortgage, LLC	MLB - 285	12/20/2006	\$20,000
Pumphrey Financial Group, Inc. d/b/a American Mortgage Services, a division of Pumphrey Financial Group, Inc.	MB - 751	11/20/2003	\$500
Quote Match, LLC	MB - 3141	11/27/2007	\$600
RBO Funding, Incorporated	MB - 491	8/11/1997	\$1,000
Reliance Funding Services, Inc.	MB - 2695	11/14/2006	\$500
Reliastar Mortgage Corporation	MLB - 142	6/28/1996	\$400
Resicom Funding, Inc.	MB - 2285	11/14/2006	\$800
Resicom Funding, Inc.	MB - 2285	12/28/2007	\$600
Residential Lending Corporation	MLB - 591	11/14/2006	\$500
Richard Jeynson d/b/a Olympic Bancorp Mortgage	MB - 2982	12/28/2007	\$600

Salem Financial, LC	MB - 647	10/22/1998	\$300
Scot D. Shumway d/b/a Residential Lending Services	MB - 827	10/17/2007	\$800
Security Federal Mortgage & Financial Services, Incorporated	MB - 1092	11/27/2007	\$600
Seniors First Mortgage Company, LLC	MB - 1143	9/14/2000	\$300
Service First Mortgatge, L.C.	MLB - 878	11/22/2005	\$800
Shelternet Capital Group, Incorporated d/b/a Shelternet Capital Group	MB - 3450	10/17/2007	\$1,000
Skyline Mortgage Group, LC	MB - 1406	11/20/2003	\$500
Source One Mortgage, Inc.	MLB - 90	4/5/1995	\$300
Sun National Mortgage and Funding LLC d/b/a Sun Mortgage and Funding, LLC	MB - 2663	11/22/2005	\$500
Sun National Mortgage and Funding LLC d/b/a Sun Mortgage and Funding, LLC	MB - 2663	10/17/2007	\$600
Sunset Mortgage Company, L.P.	MLB - 679	9/2/2005	\$15,000
Superior Mortgage, Inc. d/b/a Market Mortgage, Inc.	MB - 1461	2/14/2007	\$500
Temple Mortgage, L.L.C.	MB - 1261	10/17/2007	\$600
The Alta Companies, Inc. d/b/a Alta Home Funding	MB - 3081	10/17/2007	\$600
The Americas Mortgage, LLC	MB - 3229	11/27/2007	\$800
The Dixson Financial Group, LLC	MB - 2621	10/17/2007	\$800
The Funding Group, Inc.	MB - 896	9/14/2000	\$300
The Loan Company	MB - 908	10/22/1998	\$500
The Mortgage Authority	ML - 125	2/26/1997	\$500
The Mortgage Center, Inc.	MB - 1704	11/22/2005	\$500
The Mortgage Equities Group, LLC d/b/a MyLoan1st	MB - 2677	11/14/2006	\$800
T&B Mortgage Corporation	MLB - 886	11/14/2006	\$500
TM Mortgage Corporation	MB - 776	2/9/2001	\$5,000
TransLand Financial Services, Inc.	MLB - 912	8/5/2005	\$20,000
Treasure Coast Mortgage Corporation	ML - 163	6/10/1996	\$300

Union Liberty Mortgage, Inc.	MB - 2279	11/22/2005	\$500
Unisource Financial Corporation	MB - 419	6/27/1996	\$400
United California Systems International, Inc.	ML - 423	11/10/2004	\$800
United Freedom Funding Corp.	MB - 2325	11/14/2006	\$500
United Freedom Funding Corp.	MB - 2325	4/3/2007	\$2,500
United Mutual Funding Corp.	MB - 2637	11/14/2006	\$500
United Southern Mortgage Corporation of Roanoke, Inc.	MLB - 204	10/22/1998	\$500
Universal American Mortgage Company	ML - 160	8/12/1997	\$300
University Mortgage Inc.	MLB - 459	7/6/2000	\$5,000
U.S. Mortgage Capital, Inc. d/b/a Legacy Financial Corporation	MLB - 498	11/22/2005	\$500
U.S. Mortgage Corporation of Virginia d/b/a The Mortgage Makers	MLB - 433	11/22/2005	\$500
USA Financial Services, Inc.	MB - 1014	9/24/1999	\$2,500
USA Home Loans, Inc.	MLB - 1083	11/10/2004	\$500
USA Home Loans, Inc.	MLB - 1083	11/14/2006	\$800
UVEST Mortgage Services, LLC	ML - 542	11/14/2006	\$800
Village Mortgage Corporation	MB - 1564	11/10/2004	\$500
Village Mortgage Corporation	MB - 1564	11/27/2007	\$1,000
Virginia Mutual Mortgage Corporation	MB - 2092	11/14/2006	\$500
Virginia Sismanoglou d/b/a Capricorn Mo	MB - 1713	6/29/2006	\$2,500
Wall Street Mortgage Corporation	MLB - 233	10/22/1998	\$300
Wall Street Mortgage Corporation	MLB - 233	1/10/2005	\$800
Washington Home Mortgage, LLC	MB - 1401	4/7/2003	\$2,500
Washington Home Mortgage, LLC	MLB - 1382	11/27/2007	\$1,000
Wholesale Express Mortgage Corporation, Inc.	MB - 1797	11/20/2003	\$500
WMC Mortgage Corp. d/b/a American Loan Centers	MLB - 98	11/10/2004	\$500
Xyber Finance, Inc. d/b/a PSA Funding, Inc.	MB - 2345	10/17/2007	\$1,000

Your Mortgage Company, LLC	MB - 2360	11/14/2006	\$800
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**Description**

Acted as a mortgage broker without first obtaining license from the Commission, in violation of §6.1-410
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Complaints received regarding mortgage loan solicitations
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Acted as a mortgage broker without first obtaining license from the Commission, in violation of §6.1-410
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to obtain Commission approval prior to relocating an office in violation of §6.1-416
Failure to obtain Commission approval prior to relocating an office in violation of §6.1-416
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418

Various violations of the Mortgage Lender and Broker Act
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report, in violation of §6.1-418
Various violations of the Mortgage Lender and Broker Act
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to timely file a new surety bond or rider pursuant to AR 1609
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to file annual report by March 1, in violation of §6.1-418
Acted as a mortgage broker without first obtaining license from the Commission, in violation of §6.1-410
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to obtain Commission approval prior to relocating an office in violation of §6.1-416
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Acted as a mortgage lender without first obtaining license from the Commission, in violation of §6.1-410
Violation of various laws and regulations applicable to the conduct of its licensed business
Failure to file annual report by March 1, in violation of §6.1-418
Failure to obtain Bureau approval prior to relocating an office, in violation of §6.1-416
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418

Violation of various laws and regulations applicable to the conduct of its licensed business
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Various violations applicable to the conduct of business at the Roanoke location
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to respond to written requests from Bureau, in violation of 10 VAC 5-160-50
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Acted as a mortgage broker without first obtaining license from the Commission, in violation of §6.1-410
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Violated various laws applicable to the conducts of its licensed busines
Failure to file annual report by March 1, in violation of §6.1-418
Various violations of the Mortgage Lender and Broker Act and 10 VAC 5-160-60 (Advertising Rules)
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Various violations of the Mortgage Lender and Broker Act
Various violations of the Mortgage Lender and Broker Act
Various violations of the Mortgage Lender and Broker Act
Failure to file annual report by March 1, in violation of §6.1-418
Various violations of the Mortgage Lender and Broker Act
Various violations of the laws and regulations applicable to the conduct of its licensed business
Failure to file annual report by March 1, in violation of §6.1-418
Various violations of the Mortgage Lender and Broker Act





Failure to obtain Commission approval prior to operating a mortgage broker business in violation of §6.1-410
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Acted as a mortgage lender (in Martinsville, VA office) without first obtaining authority from the Commission, in violation of §6.1-410
Failure to obtain Commission approval prior to operating a mortgage broker business in violation of §6.1-410
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Various violations of the Mortgage Lender and Broker Act
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Conducting business from an unlicensed location, in violation of §6.1-416B
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report, in violation of §6.1-418
Failure to file annual report, in violation of §6.1-418
Failure to file annual report, in violation of §6.1-418
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to file annual report by March 1, in violation of §6.1-418

Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 25, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B and failure to file annual report by March 1, 2004, in violation of §6.1-416B
Failing to produce documents that had been repeatedly requested by the Bureau
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to respond to a consumer complaint despite numerous requests by the Bureau
Failure to file annual report, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report, in violation of §6.1-418
Failure to obtain Bureau approval prior to relocation and conducting business from an unlicensed location, in violation of §6.1-416B
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to file annual report by March 1, in violation of §6.1-418
Various violations of the Mortgage Lender and Broker Act
Acted as a mortgage broker without first obtaining license from the Commission, in violation of §6.1-410
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to obtain Bureau approval prior to opening a new office, in violation of §6.1-416B
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B

Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to file annual report, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report, in violation of §6.1-418
Failure to file annual report, in violation of §6.1-418
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Acted as a mortgage broker without first obtaining license from the Commission, in violation of §6.1-410
Failure to file annual report by March 1, in violation of §6.1-418
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 25, in violation of §6.1-418
Various violations of 10 VAC 5-160-60 (advertising rules)
Failure to file annual report by March 1, in violation of §6.1-418
Violation of various laws and regulations applicable to the conduct of its licensed business
Failure to file annual report by March 1, in violation of §6.1-418
Violation of various laws and regulations applicable to the conduct of its licensed business
Failure to file annual report by March 1, in violation of §6.1-418

Failure to file annual report by March 1, in violation of §6.1-418
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Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to file annual report by March 1, in violation of §6.1-418
Relocating an office without applying for and obtaining Commission approval.
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to obtain Bureau approval prior to acquisition
Failure to file annual report by March 1, in violation of §6.1-418
Various violations of the Mortgage Lender and Broker Act
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to file annual report, in violation of §6.1-418
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to obtain Bureau approval prior to the opening of an additional office, in violation of §6.1-416B
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418

Various violations of the Mortgage Lender and Broker Act
Failure to obtain approval prior to opening two offices, in violation of §6.1-416B
Failure to file annual report by March 1, in violation of §6.1-418
Violation of various laws and regulations applicable to the conduct of its licensed business
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to file annual report by March 1, in violation of §6.1-418
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to file annual report by March 1, in violation of §6.1-418
Conducting mortgage lending business in Virginia without the required license.
Failure to file annual report by March 1, in violation of §6.1-418
Relocated an office without applying for and obtaining prior Commission approval
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to file annual report by March 1, in violation of §6.1-418
Relocated an office without applying for and obtaining prior Commission approval
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Violation of various laws and regulations applicable to the conduct of its licensed business
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B

Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Various violations of the Mortgage Lender and Broker Act and 10 VAC 5-160-60 (Advertising Rules)
Various violations of the Mortgage Lender and Broker Act
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to file annual report by March 1, in violation of §6.1-418
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to obtain approval prior to opening two offices, in violation of §6.1-416B
Failure to file annual report by March 1, in violation of §6.1-418
Violation of various laws and regulations applicable to the conduct of its licensed business
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to provide information relating to one of its officers, in violation of §6.1 - 416C
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
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Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to obtain Bureau approval prior to opening a new office, in violation of §6.1-416B
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Violation of various laws and regulations applicable to the conduct of its licensed business
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Various violations of the Mortgage Lender and Broker Act
Various violations of the Mortgage Lender and Broker Act
Failure to file annual report, in violation of §6.1-418



Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Repeatedly failing to respond to requests for information from the Bureau, in violation of Rule 10 VAC 5-160-50.
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to obtain Bureau approval prior to relocation, in violation of §6.1-416B
Various violations of the Mortgage Lender and Broker Act
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Various violations of the Mortgage Lender and Broker Act
Failure to file annual report by March 1, in violation of §6.1-418
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Failure to file annual report by March 1, in violation of §6.1-418
Violation of various laws and regulations applicable to the conduct of its licensed business
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to respond to written requests from Bureau, in violation of 10 VAC 5-160-50
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
Failure to file annual report by March 1, in violation of §6.1-418
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